

IN RE:

BERNARD F. MURPHY
JODI M. MURPHY
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-23771 JAD

Chapter 13

Related to ECF No. 178

DEFAULT O/E JAD

ORDER OF COURT

AND NOW, this 10th day of January, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECreed**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



JEFFERY A. DELLER jah
UNITED STATES BANKRUPTCY JUDGE

In re:
Bernard F. Murphy
Jodi M. Murphy
Debtors

Case No. 17-23771-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Jan 10, 2023

User: auto
Form ID: pdf900

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Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Bernard F. Murphy, Jodi M. Murphy, 9817 South Tripp Avenue, Oak Lawn, IL 60453-3553
r	+ Gloria Walker, Keller Williams Realty of N. Pittsburgh, 11269 Perry Highway, #300, Wexford, PA 15090-9388
r	+ Megan M. Rummel, Clear Choice Enterprises, 723 E. Brady Street, Butler, PA 16001-4789
r	+ Melissa Barker, Berkshire Hathaway HomeServices, 119 Mulone Drive, Sarver, PA 16055-8409
14696082	+ Comenity/Trwrd, P.O. Box 182789, Columbus, OH 43218-2789
14696091	+ Loan Depot, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
14696096	+ Nancy Murphy, 10814 S. Maplewood, Chicago, IL 60655-1213
14696109	+ US Bank/Great Lakes Higher Education, P.O. Box 7860, Madison, WI 53707-7860

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 11 2023 00:09:19	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 11 2023 00:09:19	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: ECMCBKNotices@ecmc.org	Jan 11 2023 00:05:00	Educational Credit Management Corporation, PO BOX 16408, Saint Paul, MN 55116-0408
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 11 2023 00:04:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bncmail@w-legal.com	Jan 11 2023 00:05:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14696072	+ Email/Text: bncnotifications@pheaa.org	Jan 11 2023 00:04:00	AES/PNC Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
14707102	Email/Text: ally@ebn.phinsolutions.com	Jan 11 2023 00:04:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14707074	Email/Text: ally@ebn.phinsolutions.com	Jan 11 2023 00:04:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14696073	+ Email/Text: ally@ebn.phinsolutions.com	Jan 11 2023 00:04:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14696074	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 11 2023 00:05:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14696075	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 11 2023 00:10:03	Capital One Bank, P.O. Box 5155, Norcross, GA 30091

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14698598	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 11 2023 00:04:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14728922	Email/PDF: bncnotices@becket-lee.com	Jan 11 2023 00:23:11	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14696077	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 11 2023 00:23:32	Citicards/Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
14696078	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 11 2023 00:04:00	Citizens Bank, 1000 Lafayette Gill, Bridgeport, CT 06604-4725
14696079	+ Email/Text: mediamanagers@clientservices.com	Jan 11 2023 00:04:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
14696080	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 11 2023 00:05:00	Comenity Bank/Victoria Secret, P.O. Box 182789, Columbus, OH 43218-2789
14761261	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 11 2023 00:05:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14696081	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 11 2023 00:05:00	Comenity Capital/Petland, P.O. Box 182120, Columbus, OH 43218-2120
14696093	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 11 2023 00:10:07	Macy's, P.O. Box 8218, Mason, OH 45040
14696094	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 11 2023 00:09:55	Macy's Visa, P.O. Box 8218, Mason, OH 45040-8218
14740693	Email/Text: bnc-quantum@quantum3group.com	Jan 11 2023 00:05:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14696083	+ Email/Text: egssupportservices@alorica.com	Jan 11 2023 00:05:00	EGS Financial Care, Inc., 4740 Baxter Road, Virginia Beach, VA 23462-4484
14882852	Email/Text: ECMCBKNotices@ecmc.org	Jan 11 2023 00:05:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
15490116	Email/Text: ECMCBKNotices@ecmc.org	Jan 11 2023 00:05:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
14696084	+ Email/PDF: gecscdi@recoverycorp.com	Jan 11 2023 00:09:44	GC Services LP, P.O. Box 1389, Copperas Cove, TX 76522-5389
14756140	+ Email/Text: ISAC.Bankruptcy@illinois.gov	Jan 11 2023 00:04:00	Illinois Student Assistance Commission, 1755 Lake Cook Road, Deerfield, IL 60015-5209
14696085	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 11 2023 00:05:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14696076	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 11 2023 00:09:43	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14696088	Email/Text: PBNCNotifications@perituservices.com	Jan 11 2023 00:04:00	Kohls Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
14754935	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2023 00:10:08	LVNV Funding, LLC its successors and assigns as, assignee of FPPM Carmel Holdings I, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14755568	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2023 00:23:10	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14754979	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2023 00:23:10	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14696089	+ Email/Text: bk@lendingclub.com	Jan 11 2023 00:05:00	Lending Club, 71 Stevenson Street, Suite 300, San

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14760828	+ Email/Text: BKelectronicnotices@cenlar.com	Jan 11 2023 00:04:00	Francisco, CA 94105-2985
14696092	+ Email/PDF: gecsed@recoverycorp.com	Jan 11 2023 00:09:18	LoanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14696095	Email/Text: EBN@Mohela.com	Jan 11 2023 00:04:00	Lumber Liquidators/Synch Bank, P.O. Box 960061, Orlando, FL 32896-0061
14698173	Email/Text: EBN@Mohela.com	Jan 11 2023 00:04:00	Mohela/Dept. of Ed., 633 Spirit Drive, Chesterfield, MO 63005
14696097	+ Email/PDF: pa_dc_claims@navient.com	Jan 11 2023 00:10:06	U S Dept of Education/MOHELA, 633 Spirit Drive, Chesterfield, Mo 63005
14713211	+ Email/Text: bncnotifications@pheaa.org	Jan 11 2023 00:04:00	Navient, P.O. Box 9500, Wilkes Barre, PA 18773-9500
14714978	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 11 2023 00:10:07	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14697105	+ Email/PDF: rmscidi@recoverycorp.com	Jan 11 2023 00:10:08	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14696098	Email/PDF: gecsed@recoverycorp.com	Jan 11 2023 00:10:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14719573	+ Email/Text: ebnpeoples@grblaw.com	Jan 11 2023 00:04:00	Paypal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
14759861	Email/Text: bnc-quantum@quantum3group.com	Jan 11 2023 00:05:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14696101	Email/PDF: gecsed@recoverycorp.com	Jan 11 2023 00:09:18	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14953888	+ Email/Text: bncmail@w-legal.com	Jan 11 2023 00:05:00	SYNCB/American Eagle, P.O. Box 965005, Orlando, FL 32896-5005
14696099	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 11 2023 00:09:33	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14696100	Email/PDF: clerical@simmassociates.com	Jan 11 2023 00:10:04	Sears/CBNA, P.O. Box 6283, Sioux Falls, SD 57117-6283
14696102	Email/PDF: gecsed@recoverycorp.com	Jan 11 2023 00:09:18	Simm Associates Inc., P.O. Box 7526, Newark, DE 19714-7526
14696103	+ Email/PDF: gecsed@recoverycorp.com	Jan 11 2023 00:10:04	Synchrony Bank/Amazon, Attn: Bankruptcy Dept., P.O. Box 965015, Orlando, FL 32896-5015
14696104	Email/PDF: gecsed@recoverycorp.com	Jan 11 2023 00:09:46	Synchrony Bank/American Eagle, P.O. Box 965005, Orlando, FL 32896-5005
14696105	Email/PDF: gecsed@recoverycorp.com	Jan 11 2023 00:09:46	Synchrony Bank/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
14696106	Email/PDF: gecsed@recoverycorp.com	Jan 11 2023 00:09:46	Synchrony Bank/Sams Club, P.O. Box 960013, Orlando, FL 32896-0013
14696107	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jan 11 2023 00:05:00	Synchrony Bank/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
14740351	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 11 2023 00:04:00	Toyota Financial Services, 1111 W. 22nd St., Ste. 420, Oak Brook, IL 60523-1959
15380523	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 11 2023 00:05:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15380524	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 11 2023 00:05:00	US Bank, ATTN: Bankruptcy Department, 4801 Frederica Street, Owensboro, KY 4230
			US Bank, PO Box 64799, St. Paul, MN 55164

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14696108

+ Email/Text: BAN5620@UCBINC.COM

Jan 11 2023 00:04:00

United Collection Bureau Inc., 5620 Southwyck
Blvd., Ste 206, Toledo, OH 43614-1501

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LoanDepot.com, LLC
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14696087	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Ave, Pittsburgh, PA 15222-4107
14696086	*+	Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Avenue, Pittsburgh, PA 15222-4107
14696090	*+	Lending Club Corp., 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14716013	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LoanDepot.com LLC bnicholas@kmllawgroup.com
Dai Rosenblum	on behalf of Joint Debtor Jodi M. Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum	on behalf of Debtor Bernard F. Murphy dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
John Michael Quain, Jr.	on behalf of Creditor Educational Credit Management Corporation jquain@barley.com jfrench@barley.com
Maria Miksich	on behalf of Creditor LoanDepot.com LLC mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

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